

Claims

What is claimed is

1. A method of administering an incentive based health care program, the method comprises:

offering one or more incentives to one or more participants of the health care program, the one or more incentives provided to the one or more participants to perform at least one of completing a health risk assessment questionnaire addressing one or more health risks, completing a biometric measurement analysis addressing one or more biometric parameters, or providing a biosample for biomedical analysis; wherein, if the one or more participants completes the health risk assessment questionnaire, completes the biometric measurement analysis, or provides the biosample, the incentive is awarded to the one or more participants; and if the biosample is provided the biosample is analyzed for one or more biomedical parameters;

scoring, ranking, or grading at least one of the one or more health risks, the biometric measurement analysis, or the one or more biometric parameters to calculate a Health Score; and

notifying the one or more participants of the Health Score.

2. The method of claim 1, wherein the incentive comprises a contribution discount of about 0.1% to about 99%.

3. The method of claim 2, wherein the contribution discount is about 20% or less.

4. The method of claim 1, wherein the incentive is based on a comparison to a medical index of normal range for the one or more health risks, the one or more biometric parameters, or the one or more biomedical parameters.
5. The method of claim 1, further comprising calculating incentive information in accordance with an incentive program.
6. The method of claim 5, wherein the incentive program bases the incentive information on the Health Score of the participant.
7. The method of claim 5, wherein the incentive program bases the incentive information on a comparison to a medical index of normal range with at least one of the one or more health risks, the one or more biometric parameters, or the one or more biomedical parameters.
8. The method of claim 5, wherein the incentive program provides for an incentive for at least one of achieving a predetermined Health Score, improving a Health Score, maintaining a predetermined Health Score, achieving an individual parameter of a Health Score, improving an individual parameter of a Health Score, or maintaining a predetermined individual parameter of a Health Score.
9. The method of claim 1, wherein an additional incentive is provided to the participant after achieving one or more incentives to partake in the incentive based health care program at another time in the future.
10. The method of claim 1, wherein the incentive comprises a monetary reward, merchandise, a coupon, a voucher, a prize, a ticket to an entertainment or sporting event,

a travel award, accruing vacation or time off from work, a discount on a good or service, a membership discount, a contribution discount, a lower deductible as compared to non-participants, or a credit to a health spending account linked to the participant's health care insurance plan.

11. The method of claim 1, wherein the incentive comprises a financial reward.

12. The method of claim 1, wherein the Health Score is based on a comparison to a medical index of normal range for at least one of the one or more health risks, the one or more biometric parameters, or the one or more biomedical parameters.

13. The method of claim 1, wherein at least one of the one or more health risks, the one or more biometric parameters, or the one or more biomedical parameters are evaluated in comparison to a medical index of normal range to determine the Health Score.

14. The method of claim 1, wherein the one of the one or more health risks, the biometric parameters, or the biomedical parameters are scored based on an impact on excess health care claims

15. The method of claim 14, wherein the one of the one or more health risks, the one or more biometric parameters, or the one or more biomedical parameters comprises at least one of tobacco use, blood pressure, body weight, body-mass-index, body fat, total cholesterol level, high density cholesterol level, ratio of total cholesterol level to high density cholesterol level, low density cholesterol level, triglyceride level, glucose level, or gamma glutamyltransferase level.

16. The method of claim 1, wherein the one of the one or more health risks, the one or more biometric parameters, or the one or more biomedical parameters are modifiable by the one or more participants within a period of about twelve months or less by at least one of administration of a pharmacological agent, gene therapy, implementation of a behavioral change, implementation of an exercise regime, or implementation of a dietary change.

17. The method of claim 16, wherein the one of the one or more health risks, the one or more biometric parameters, or the one or more biomedical parameters comprises at least one of tobacco use, blood pressure, body weight, body-mass-index, body fat, total cholesterol level, high density cholesterol level, ratio of total cholesterol level to high density cholesterol level, low density cholesterol level, triglyceride level, glucose level, or gamma glutamyltransferase level.

18. The method of claim 16, wherein the pharmacological agent comprises a prescription drug, an over-the-counter drug, a homeopathic agent, an herbal agent, a mineral, or a vitamin.

19. The method of claim 16, wherein the behavioral change comprises implementing an exercise program.

20. The method of claim 16, wherein the dietary change comprises consuming food that is lower in at least one of salt, calories, carbohydrates, protein, fat, cholesterol, or triglycerides.

21. The method of claim 16, wherein the dietary change comprises consuming food that is higher in at least one of minerals, vitamins, dietary fiber, calories, carbohydrates, protein, fat, cholesterol, or triglycerides.

22. The method of claim 1, wherein the one or more biomedical parameter assess vital organ function.

23. The method of claim 1, wherein the biomedical parameter comprises serum concentration of at least one of glucose, blood urea nitrogen, creatinine, uric acid, bilirubin, serum glutamic-oxaloacetic transaminase enzyme, serum glutamate pyruvate transaminase enzyme, alkaline phosphatase, lactic acid dehydrogenase, total protein, albumin, globulin, iron, calcium, phosphorous, sodium, potassium, chloride, high density lipoprotein, triglycerides, total cholesterol, very low density lipoprotein, or low density lipoprotein.

24. The method of claim 23, wherein the biomedical parameter comprises albumin/globulin ratio, total cholesterol/high density lipoprotein ratio, or low density lipoprotein/high density lipoprotein ratio.

25. The method of claim 1, further comprising providing one or more additional incentives to the one or more participants to achieve, maintain or improve their Health Score over a period of time.

26. The method of claim 25, wherein the period of time comprises about thirty minutes to about 5 years.

27. The method of claim 25, wherein the period of time comprises about one hour, two hours, six hours, eight hours, twelve hours, eighteen hours, one day, two days, three days, four days, five days, six days, one month, two months, three months, four months, five months, six months, seven months, eight months, nine months, ten months, eleven months, twelve months, twenty-two months, thirty-six months, forty-eight months, or sixty months.

28. The method of claim 1, further comprising offering to the one or more participants after completing the health risk assessment questionnaire or the biometric measurement analysis, or providing the biosample, information regarding at least one of homeopathic care, self-awareness, preventive care, or medical alerts.

29. The method of claim 1, further comprising reporting to the one or more participants at least one of the one or more biometric or biomedical parameters.

30. The method of claim 29, wherein the reported one or more biometric or biomedical parameters are compared to a medical index of normal range for the one or more biometric or biomedical parameters.

31. The method of claim 1, wherein the at least one of the one or more health risks, the one or more biometric parameters, or the one or more biomedical parameters are reported to the one or more participants in one or more forms comprising numerically, graphically, verbally, telephonically, electronically, or textually.

32. The method of claim 31, wherein the reported one or more health risks, the one or more biometric parameters, or the one or more biomedical parameters are compared to a

medical index of normal range for the one or more health risks, the one or more biometric parameters, or the one or more biomedical parameters.

33. The method of claim 1, wherein the one or more participants are alerted when the one or more health risks, the one or more biometric parameters, or the one or more biomedical parameter falls outside a medical index of normal range for the one or more health risks, the one or more biometric parameters, or the one or more biomedical parameters.

34. The method of claim 33, wherein the one or more participants are informed of at least one of: one or more health risks associated with the health risk, the biometric parameter, or the biomedical parameter falling outside the medical index of normal range; that it is advisable to counsel one or more physicians regarding the health risk, the biometric parameter, or the biomedical parameter falling outside the medical index of normal range; one or more tests that can be used to determine the cause of the health risk, the biometric parameter, or the biomedical parameter falling outside the medical index of normal range; one or more tests that can be used to determine treatment for the health risk, the biometric parameter, or the biomedical parameter falling outside the medical index of normal range; one or more pharmacological agents that can assist in bringing the health risk, the biometric parameter, or the biomedical parameter falling outside the medical index of normal range substantially into normal range; one or more behavioral changes that can assist in bringing the health risk, the biometric parameter, or the biomedical parameter falling outside the medical index of normal range substantially into normal range; or one or more dietary changes that can assist in bringing the health risk,

the biometric parameter, or the biomedical parameter falling outside the medical index of normal range substantially into normal range.

35. The method of claim 34, wherein the pharmacological agent comprises a prescription drug, an over-the-counter drug, a homeopathic agent, an herbal agent, a mineral, or a vitamin.

36. The method of claim 33, further comprising offering to the one or more alerted participants to treat the health risk, the biometric parameter, or the biomedical parameter at least one of a doctor prescribed prescription pharmacological agent, a doctor prescribed prescription to a pharmacological agent, an over-the-counter pharmacological agent, a homeopathic agent, an herbal agent, a mineral, a vitamin, an exercise program, a lifestyle regimen, a dietary program, or information regarding health effects of the health risk, the biometric parameter, or the biomedical parameter that falls outside the medical index of normal range.

37. The method of claim 33, wherein the health risk, the biometric parameter, or the biomedical parameter are explained to the one or more participants in relation to at least one of the participant's health or relevance to a health-risk behavior.

38. The method of claim 1, further comprising offering to the one or more participants to improve their Health Score an incentive to consume items that are lower or higher in at least one of salt, calories, carbohydrates, protein, fat, cholesterol, or triglycerides.

39. The method of claim 1, wherein the health risk assessment questionnaire assesses at least one of tobacco use, blood pressure, body weight, body fat, or body-mass-index of the one or more participants.

40. The method of claim 1, wherein the step of completing the health risk assessment questionnaire or the biometric measurement analysis or providing the biosample for biomedical analysis is for the purpose of categorizing the participant under assessment for purposes of enrollment in a clinical trial, on the basis of the health risks results, the biometric parameters results, or biomedical results.

41. The method of claim 1, wherein the step of completing the health risk assessment questionnaire or the biometric measurement analysis or providing the biosample for biometric analysis is for the purpose of categorizing the participant under assessment for purposes of suggesting a type of therapeutic treatment on the basis of the health risks results, the biometric parameters results, or biomedical results.

42. The method of claim 1 further comprising means for accessing the health care program over the Internet.

43. The method of claim 1, wherein a means for communicating is implemented via a network configured to interface over the Internet between the one or more participants and the health care program.

44. The method of claim 1, wherein the participant consents to allowing a manager of the health care program, or an affiliate or subcontractor thereof, to use information collected in conjunction with the health care program to generate at least one of a group

report, a daily report, a weekly report, a monthly report, a bimonthly report, a quarterly report, a biannual report, an annual report, a group comparison, a daily comparison, a weekly comparison, a monthly comparison, a bimonthly comparison, a quarterly comparison, a biannual comparison, or an annual comparison for use by at least one of the manager of the health care program, a sponsor of the health care program, a benefit broker, a consultant, or an industry publication.

45. The method of claim 44, wherein the at least one reports or comparisons comprise aggregate information.

46. The method of claim 45, wherein the aggregate information does not contain data that identifying an individual participant.

47. The method of claim 1, wherein the information collected from the one or more participants in conjunction with the health care program is communicated to at least one of a coach or a health care practitioner to at least one of assist the participant in at least one of achieving, maintaining, or improving a Health Score; assist in monitoring the health of the participant; or assist in instructing the participant in regard to the information.

48. The method of claim 47, wherein the information communicated to the at least one coach or health care practitioner is done with consent of the participant.

49. The method of claim 47, wherein the health care practitioner comprises a nurse, a medical doctor's assistant, a medical doctor, a chiropractor, a psychologist, a social

worker, a psychiatrist, a physical therapist, a massage therapist, a acupuncturist, a dietitian, or a physical trainer.

50. The method of claim 1, wherein the biosample comprises a blood, tissue, organ, saliva, hair, skin, fingernail, toenail, urine, or stool sample.

51. A computer program product for use with a system for managing an incentive based health care program, comprising: a computer usable medium having program code embodied in the medium for causing the computer program to interface over a communications medium between a sponsor of the health care program and one or more participants of the health care program, wherein the program code: performs at least one of offers to the one or more participants a health risk assessment questionnaire addressing one or more health risks, recognizes analyzed or raw data from one or more biometric analyses, or recognizes analyzed or raw data from one or more biomedical analyses obtained from a biosample received from the one or more participants; evaluates at least one of the one or more health risks, the one or more biometric parameters, or the one or more biomedical parameters to calculate a Health Score to assess for presence or risk of disease; and notifies the one or more participants of the Health Score.

52. The product of claim 51, wherein the program code further accesses a database to determine an incentive based on the Health Score of the participant.